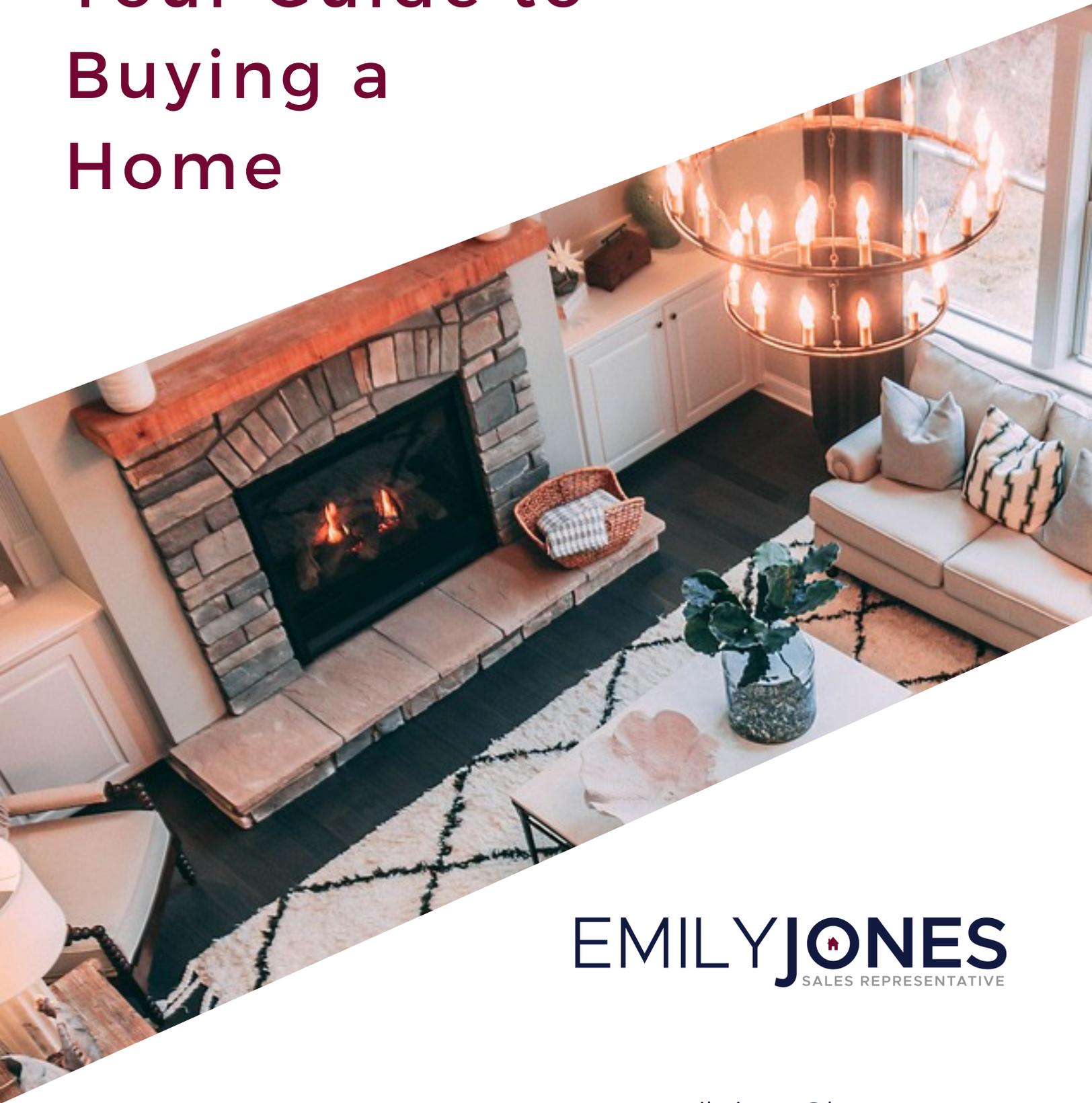


# Your Guide to Buying a Home



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# It's All About You

In my experience, a house doesn't become your "dream home" because of its room dimensions.

It's about how you *feel* when you walk through the front door, and the way you can *instantly envision* your life unfolding there.

This is about more than just real estate – it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the Realtor® to help you. I work with each of my clients on a very personalized level, taking the time to understand your unique needs and lifestyle.

It's incredibly fulfilling to know I am helping you open a new chapter of your life. That's why I work so hard to not only find that perfect home, but also to guide you and be a resource through every aspect of the buying process. From talking about the pros and cons of a neighbourhood during the search to helping you find the mail box when you move in.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and contains fact sheets to help us discover the home and neighbourhood characteristics most important to you.

I am so excited to get started on finding you the perfect home!

- Emily

# The Home Buying Process: An Overview



# The Home Buying Process Explained

## **Financial Pre-Approval**

Whether it's your first time buying or you are selling your current home to relocate, a pre-approval at the beginning of the process is crucial for a couple reasons.

Firstly, it will give you a budget to work with and outline any contingencies the lender will have to provide financing to you. Being realistic at this point in the process prevents the heartbreak of falling in love with a home, only to find out it's not affordable!

Secondly, you want to lock in an interest rate. A pre-approval will put a rate hold into effect for you for usually 90-120 days, guaranteeing you that if rates go up in that time, you are locked in at the lower rate.

You are not committing to a mortgage at this time (that comes later), just confidently understanding what you can afford. Feel free to shop around with different brokers and banks!

If you need recommendations for some mortgage providers, I can connect you with great professionals at most major institutions or an independent broker.

## **Needs Analysis and Home Search**

The next step is to identify what's most important to you in a home (and why)! This will enable me to search for properties on and off of the MLS, and truly understand what you are looking for. Later on in this guide you will find a list of questions that will help you to identify what is important to you and your family.

Knowing your search parameters also allows me to establish a personal online MLS portal for you. This enables me to provide you with the most current listing information available and works as an invaluable tool in our search.

When searching for homes, I also try to scout out homes that are not listed on MLS (exclusive listings, private sales, etc.). Most often, these owners are very willing to work with buyer's agents, so I can continue to work on your behalf.

When you see a home that interests you, we will discuss the listing and I will provide any additional information I have and answer preliminary questions. From there, we tour homes until we find you the perfect one!

# The Home Buying Process Explained

## **The Offer**

Once find the perfect home, I will prepare our offer and guide you regarding the contents of the offer. We will discuss market trends and comparable properties, as well as consider how aspects of the contract will impact our offer. This includes discussions around motivation (both yours and the seller's), deposits, closing dates, conditions, length of time on the market, among other aspects. I will handle the offer presentation and guide you through any negotiations on your behalf once our offer is signed off.

Throughout this process, I work diligently to ensure you are confident in the offer you are making!

## **After an Accepted Offer - Deposits and Conditions**

Once an offer is accepted, you will have 24 hours to submit your deposit to the seller. This is different than the downpayment, and each property asks for a varying amount (and can be negotiated). This amount is deposited into the listing brokerage's account and held in trust until closing, when it is then applied to your purchase price. If your deal falls through based on conditions, this amount will be returned to you. It's important to note however, that this money will need to be liquid in your account as you must submit the deposit within 24 hours of an accepted offer.

The next step is to fulfill your conditions, whatever they may be. The two most common conditions are that of a satisfactory home inspection (I will assist with scheduling a home inspector as needed), and a full financial approval. The bank will now run a more thorough pre-approval with the details of your specific purchased property to make sure they are comfortable to lend you the funds. Usually these conditions happen within 5 business days of the offer being accepted.

## **Closing**

Once we have fulfilled our conditions, you've officially bought a house!! Now it's time to celebrate, take a picture with a sold sign, and plan for your move!

You will usually have a chance to revisit the property at least once to take measurements, plan for furniture placement, and ensure the home is still in the same condition you bought it in. I will make arrangements with the sellers to arrange this visit.

You will need to plan for utilities to be set up and any contracts transferred into your name starting on the date of closing (hot water heater, hydro, gas, internet, water, etc.).

And finally book your movers and your family and friends to help you move into your new home! (Or hire movers! Your friends will thank you.)

# Getting Started: What Should Your Realtor Know?

## Basic Information

Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Who is the primary contact and what is the best time and way to reach that individual?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage? If yes, with whom and how recently?

What is your price range?

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?

# Your Home Criteria

Freehold, Condo, Freehold with Road Fee, Other?

Style of Home?

Size of Home?

Ideal Layout?

Number of Bedrooms?

Number of Bathrooms?

Move-in condition or are you willing to do some work on it?

How many parking spaces are needed?

Fenced yard?

Who will be living in the home? Any pets?

Are there any locations you need to be close to? Work? Schools? Family?

What neighbourhoods are ideal for you? For the right house, would you look outside of them?

Do you have anything special that needs to be accommodated such as athletic equipment, additional vehicles, large furniture?

What are the top five things your home needs to have?

Beyond those five things, what is one last thing that would make your home "perfect"?

# What's Ahead

In some cases, clients find their dream home on the first day.  
In other cases, it takes more time to find the right home. Have patience,  
there is a home out there for everyone, sometimes it just takes a little while!

As we go through each stage of the search process, I'll be here to guide you and help with any and all questions you have. Don't hesitate to reach out at any time.

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You can visit my website at [www.emilyrjones.ca](http://www.emilyrjones.ca) to see some current listed properties, read my blog, past client testimonials, and learn more about me.

Facebook Page: Emily Jones Real Estate  
Instagram: [@emily.r.jones](https://www.instagram.com/emily.r.jones)

I'm looking forward to getting started with you and finding your dream home!